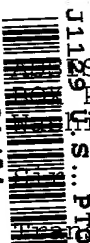


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STANT COMMISSIONER FOR PATENTS
PATENT APPLICATION
Washington, D.C. 20231

DOCKET NO. JP920010123US1

Date: July 9, 2001

Submitted herewith for filing is the Patent Application under Rule 1.53(f) of:

Inventors: Vipul Bansal, Abhinanda Sarkar

ASSIGNEE NAME: International Business Machines Corporation

ASSIGNEE RESIDENCE: Armonk, New York

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF UNCERTAINTY AND RISK

Enclosed are:

X 5 Sheets of Informal Drawings.

 An assignment of the invention to International Business Machines Corporation, Armonk, New York 10504.

 A certified copy of a application, dated , no. .

 Executed Declaration and Power of Attorney is attached to the application.

 Associate Power of Attorney.

 Information Disclosure Statement with form PTO-1449 with references attached.

The filing fee has been calculated as shown below:

	(Col. 1)	(Col. 2)	OTHER THAN A SMALL ENTITY	
# FOR:	NO. FILED	NO. EXTRA	RATE	FEE
BASIC FEE				\$ 710.00
TOTAL CLAIMS	81 - 20 =	61	X \$ 18 =	\$ 1,098.00
INDEP CLAIMS	3 - 3 =	0	X \$ 80 =	\$ 0.00
<u> </u> MULTIPLE DEPENDENT CLAIM PRESENTED			+ \$ 270 =	\$ 0.00
			TOTAL	\$ 1,808.00

If the difference in Col. 1 is less than zero, enter "0" in Col. 2.

X Please charge my Deposit Account No. 09-0468 in the amount of \$ 1,808.00.

X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 09-0468. A duplicate copy of this sheet is enclosed.

X Any additional filing fees required under 37 CFR 1.16.

X Any patent application processing fees under 35 CFR 1.17.

Respectfully submitted,

By 

Manny Schecter
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IBM CORPORATION
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P.O. BOX 218
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Date of Deposit: July 9, 2001



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Vipul Bansal, et al.

Serial No.:

Group No.

Filed: Herewith

Examiner:

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF
UNCERTAINTY AND RISK FACTORS

Assistant Commissioner of Patents and Trademarks
Washington, D.C. 20231

EXPRESS MAIL CERTIFICATE

Express Mail Label Number EL761869514US

Date of Deposit July 9, 2001

I hereby certify that the attached paper or fee

Acknowledgement Postcard

Patent Application Transmittal Letter (original and one copy)

Patent Application under Rule 1.53(f)

Informal Drawings (5 Sheets)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Kathy Cognatello

(Name)

Kathy Cognatello

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Docket No. JP920010123US1

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